

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Michael L. Ressler,) Case No. 18-70582-JAD
Debtor)
Chapter 13
Related to Docs. #2, 40, 67 and 70

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated August 15, 2018
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 1,520.00 to \$ 2,112.00, effective April 2023; and/or the Plan term shall remain at 60 months. The Debtor was unemployed for a period of time. He has returned to work and his wages will be attached to fund the Chapter 13 Plan. Debtor will have wages attached or register for TFS, whichever is applicable.

☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

☐ Debtor(s) shall file and serve _____ on or before _____.

☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.

☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

☒ Other: Trustee's Certificate of Default (Doc #67) is resolved by this Order.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 18th day of April, 2023

Dated: 4/18/2023



Jeffery A. Deller
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esquire
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
4/18/23 3:50 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Michael L Ressler
Debtor

Case No. 18-70582-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 18, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	+ Michael L Ressler, 605 Fairfield Avenue, Johnstown, PA 15906-1805
14898357	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
14898358	Robert J. Crawley, Esquire, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2023 23:45:22	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: heather.mauro@northwest.com	Apr 18 2023 23:30:00	Northwest Bank, PO Box 337, Warren, PA 16365-0337
14900559	Email/Text: ally@ebn.phinsolutions.com	Apr 18 2023 23:30:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14898354	+ Email/Text: ally@ebn.phinsolutions.com	Apr 18 2023 23:30:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15521289	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2023 23:30:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15443139	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2023 23:30:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14935306	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 18 2023 23:30:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14898355	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 18 2023 23:30:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14898356	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14899020	+ Email/PDF: rmscedi@recoverycorp.com	Apr 18 2023 23:45:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14921598	+ Email/Text: ebnpeoples@grblaw.com	Apr 18 2023 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14898359	+ Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 23:45:22	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914

TOTAL: 12

District/off: 0315-7

User: auto

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Date Rcvd: Apr 18, 2023

Form ID: pdf900

Total Noticed: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Angela Sheffler Abreu	on behalf of Creditor Northwest Bank angela.abreu@northwest.com Angela.Abreu@northwest.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Lakeview Loan Servicing LLC jblank@pincuslaw.com
Kenneth P. Seitz	on behalf of Debtor Michael L Ressler thedebterasers@aol.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC wbeef@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Raymond M Kempinski	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

TOTAL: 10